



STATE OF THE CAPITAL REGION

REGION II

DECEMBER 31, 2000

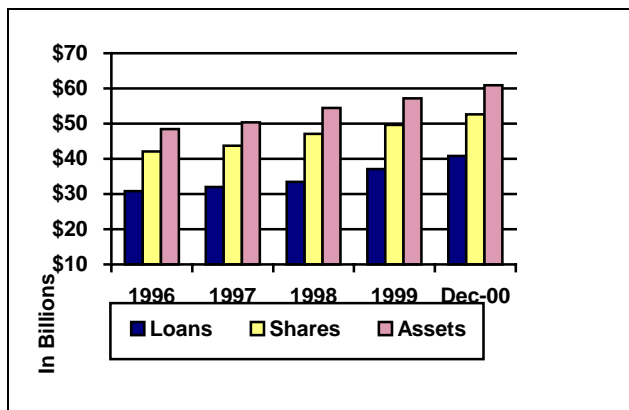
REGION II STATE OF THE REGION REPORT

DECEMBER 31, 2000

This report summarizes financial trends for the 1,560 federally-insured credit unions located in Region II (Capital). The Capital Region supervises credit unions in the District of Columbia, Maryland, New Jersey, Pennsylvania, Delaware, and Virginia. Region II's jurisdiction includes 12 percent of all credit unions and those credit unions have 13.9 percent of the assets of the nations federally insured credit unions.

As of December 31, 2000, the region's credit unions had:

Assets	\$60,861,175,542
Shares	\$52,562,361,894
Loans	\$40,782,720,694



Region II Financial Highlights

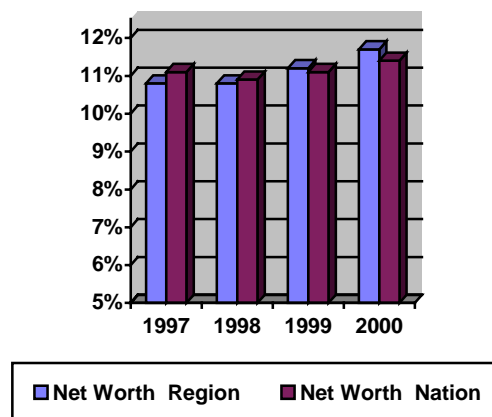
- Assets increased 6.4 percent from \$57.2 billion to \$60.9 billion since December 1999.
- Loans increased 10.1 percent to \$40.8 billion. Loans equal 67.0 percent of assets and 77.6 percent of shares.
- Shares now exceed \$52.6 billion, an increase of 6.0 percent for the year 2000.

- Total net worth rose 10.4 percent to almost \$7.1 billion, representing 11.7 percent of total assets.
- Loan delinquency declined to 0.7 percent of total loans from 0.8 percent as of December 31, 1999.
- Net charge offs were an annualized 0.5 percent of average loans, down from 0.6 percent in 1999.
- The Return on Average Assets ratio increased from 1.0 percent for 1999 to 1.2 percent for the year 2000.
- Net long-term assets to assets declined from 26.5 percent to 22.7 percent.

NET WORTH

This is the first reporting period for which the net worth ratio is captured, replacing the capital ratios. As of December 31, 2000, the aggregate net worth of the region's credit unions was 11.7 percent of average assets. This was an increase over the prior year-end net worth percentage of 11.2 percent.

As shown in the graph below, the net worth in Region II credit unions is growing more rapidly than in credit unions nationwide.



Prompt Corrective Action

Prompt Corrective Action regulation became effective August 7, 2000, requiring NCUA to enforce certain supervisory actions if the credit union does not maintain an adequate level of net worth. The Region's credit unions have been preparing for compliance since 1998. As of December 31, 1998, Region II had 144 credit unions with net worth ratios of less than 7.0 percent. As of December 31, 2000, there were only 61 credit unions were considered less than "Well Capitalized" (having less than 7.0 percent net worth).

As of December 31, 2000, twenty credit unions had net worth ratios less than 6 percent. Of that number, eight credit unions are less than ten years old. Of the nine credit unions with net worth ratios less than 4 percent, five are less than ten years old.

Of the "new" credit unions (less than 10 years old and with less than \$10 million dollars in assets), one is undercapitalized, one is minimally capitalized and the other six are moderately capitalized.

The Region has 18 credit unions that are required to develop a net worth restoration plan and are subject to the other mandatory supervisory actions. Two credit unions have merged since December 31, 2000.

The net worth distribution is shown below.

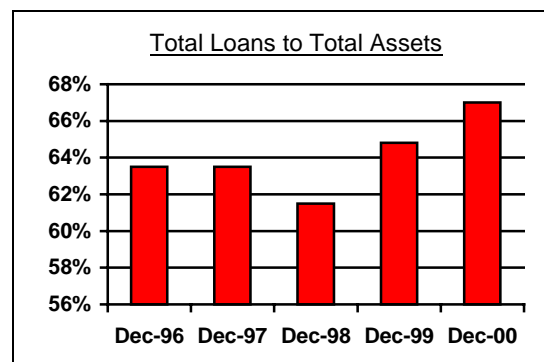
**Distribution of Credit Unions by Net Capital
as of December 31, 2000**

Net Capital Ratio	No. of Cus	% of Total.
>7%	1499	96.1%
6-7%	41	2.6%
4-6%	11	0.7%
2-4%	6	0.4%
<2%	3	.2%

Lending

Total loans in Region II credit unions increased by 10.1 percent during the year 2000. At December 30, loans totaled \$40.7 billion. Nationally loans increased by 11.0 percent.

The ratio of total loans to total assets increased to 67.0 percent. The graph below depicts the trend.



Real estate lending slowed significantly during the last half of 2000. The increase between June 30 and December 31 was only 1.3 percent, while the annual increase was 7.9 percent.

The ratio of real estate loans to total loans decreased from 39.4 percent of the total of Region II credit unions' loans as of June 30, 2000 to 38.3 percent as of December 31, 2000.

Fixed-rate, first mortgage loans increased 31.0 percent in 1999, but they decreased by 3.5 percent in 2000. Nationally, fixed-rate first mortgage loans continued to increase but at a slower pace than in 1999. In 2000, fixed-rate first mortgage loans increased nationally by 4.8 percent. This is a decrease from the 1999 level of 17.8 percent.

Other fixed-rate real estate loans grew more rapidly in 2000, increasing 19.9 percent. Nationally the increase in this type

of loan was 26.5 percent. Total fixed-rate mortgage loans declined from 73.5 percent of all mortgage loans in Region II credit unions as of December 31, 1999, to 68.1 percent as of December 2000. Fixed-rate real estate loans equaled 27.5 percent of total loans in Region II, down from 28.7 percent as of December 31, 1999. Adjustable rate mortgage loans increased 13.6 percent during the year 2000.

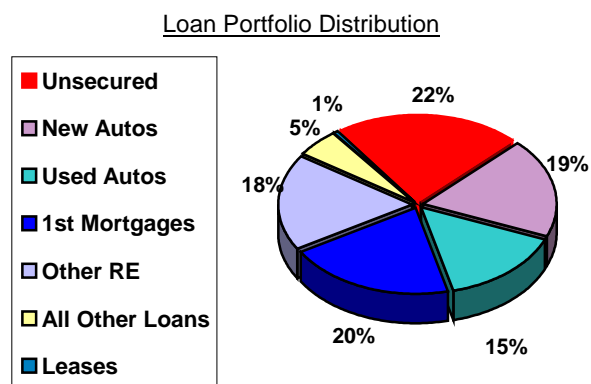
Automobile loans, excluding leases, grew by 15.3 percent during 2000. Automobile loans make up 33.5 percent of all loans in Region II.

New car loans in Region II grew more rapidly in 2000 than in the prior four years. In fact, the 15.7 percent increase in new automobile loans far outpaced the 1999 growth rate of 2.7 percent. New car loans decreased in both 1997 and 1998.

Used automobile lending continued to grow at a steady pace, increasing 14.7 percent since December 1999. Used car loans are 44.3 percent of all automobile loans.

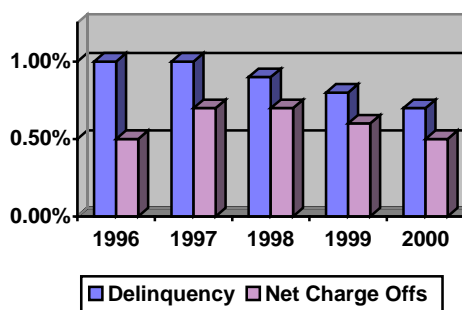
Leases receivable increased 13.6 percent and are .60 percent of total loans.

The chart below illustrates the distribution of Region II credit unions' loans, by type, within the total portfolio as of December 31, 2000.



Delinquency & Net Charge Off Trends

The region's credit unions continue to effectively manage the risks associated with lending. The December 2000 delinquency ratio declined to 0.7 percent and the net charge-off to average assets ratio, declined to 0.5 percent. The following graph illustrates the delinquency and loan loss trends.



Credit Card Delinquency

Delinquent credit card loans account for 14.2 percent of total delinquency, but credit card loans equal only 10.3 percent of total loans in Region II credit unions.

Regionally, net credit card loan losses in 2000 were 29.4 percent of total net charged-off loans, compared to 27.2 percent in 1999. Nationally, net credit card loan losses were 28.1 percent of total net losses in 2000.



Bankruptcies

Bankruptcies are still impacting Region II credit unions. The loans charged off in 2000 due to bankruptcy decreased by 6.5

percent, but the amount of loans subject to bankruptcy as of December 31, 2000 increased by 27 percent over the December 1999 total. The number of bankrupt members declined by 7.7 percent to 29,796 as of December 31, 2000, but average loans in bankruptcy status at year end increased from \$3,769 as of December 1999 to \$5,184.

The number of bankrupt members with outstanding loans as of year-end is presented in the following table.

Bankrupt Members
With loans outstanding as of Year-End

<u>Year</u>	<u>National</u>	<u>Regional</u>
1995	164,502	24,724
1996	202,611	28,475
1997	253,036	36,505
1998	244,009	38,112
1999	214,758	32,277
2000	191,814	29,796

Investments

Cash, cash equivalents, and investments are being combined for analysis since the classification of these accounts has changed. The following table provides the combined data:

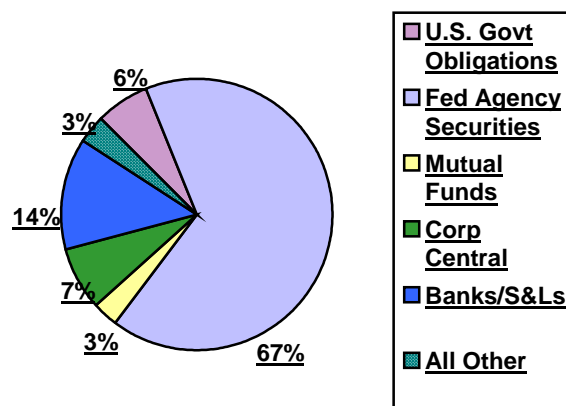
Region II

	<u>Cash</u>	<u>Invest.</u>	<u>Total</u>
1996	1,125,939,791	15,068,065,274	16,194,005,065
1997	1,150,610,691	15,515,128,891	16,665,739,582
1998	1,296,559,893	17,743,402,188	19,039,962,081
1999	4,705,860,302	13,507,897,279	18,213,757,581
2000	5,875,615,383	12,143,048,233	18,018,663,616

Combined cash and investments declined by 1.1 percent in 2000 and 4.3 percent in 1999. Investments alone, decreased by 10.1 percent.

Investment distribution by type is shown below:

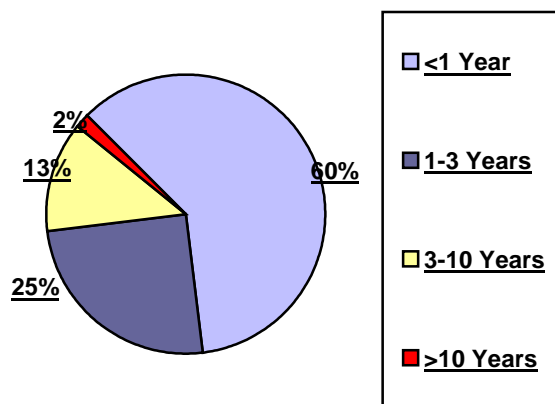
Investment Portfolio Distribution



Investments with maturities in excess of 3 years in Region II credit unions decreased 22.5 percent since December 1999. They total 14.4 percent of all investments, including cash on deposit and cash equivalents.

More than 54.8 percent of the investments with maturities in excess of 3 years are classified as available for sale. The graph below shows the maturity distribution of the investment portfolio as of December 31, 2000.

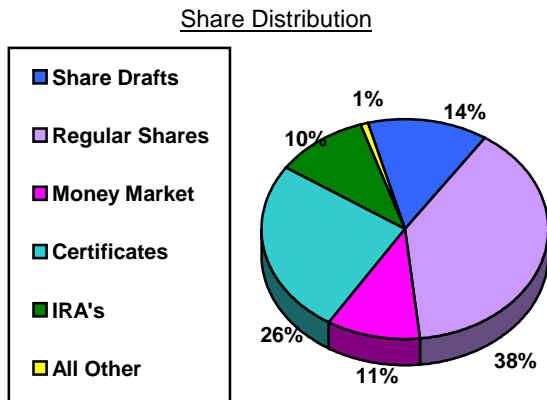
Investment Maturity Distribution



Savings

Total shares and deposits grew 6 percent during the year 2000, and now total \$52.6 billion. Share certificate accounts increased the most, with a 19.5 percent increase. Money market share accounts and share draft accounts increased by 13.2 percent and 12.9 percent respectively. Regular shares and IRA/Keogh accounts both declined by approximately 3 percent.

The following graph shows the share distribution of Region II credit unions at December 31, 2000, by type:



Earnings Trends

Region II credit unions generated solid earnings for 2000, achieving a return on average assets of 1.2 percent. Nationally, credit unions' return on average assets was only 1.0 percent. Gross income in Region II credit unions was 8.2 percent of average assets for the year 2000. The year 2000 increase in gross income was 9.4 percent over the 1999 gross income. Operating expenses, without Provision for Loan Losses expense (PLL) or cost of funds, increased only 7 percent, which compares favorably with the national increase of 7.9 percent. The cost of funds rose 9.4 percent to \$2.56 billion. Interest on borrowed

money increased 6.0 percent, but the total in relationship to the total cost of funds actually decreased from 2.1 percent in 1999 to 2.0 percent in 2000.

Net income for 2000 increased by 25.9 percent to \$682 million.

The operating results for Region II credit unions over the past four years are presented in the following table:¹

*	1997	1998	1999	2000
Gross Income	8.2	8.1	7.9	8.2
Cost of Funds	3.7	3.5	3.4	3.5
Net Margin	4.5	4.5	4.6	4.8
Operating Expenses	3.0	3.1	3.2	3.3
Provision for Loan Loss Expense	0.5	0.5	0.4	0.4
Return on Average Assets	1.0	0.9	1.0	1.2

Individual Credit Union Losses

One hundred and forty-four federally-insured credit unions reported an operating loss after reserve transfers at December 31, 2000. Forty-five of these credit unions also reported operating losses as of December 31, 1999. Thirteen credit unions reported operating losses for the third consecutive year. Only two of these persistent losers are less than adequately capitalized.

• ¹ All ratios are calculated as a percentage of average assets.

Problem Credit Unions

Key trends indicate Region II federally - insured credit unions are financially sound. The number of problem credit unions (CAMEL code 4/5) as of December 31, 2000, dropped to 27 with shares of \$184 million compared to 59 with shares of \$398.5 million as of December 31, 1999.

Two credit unions with assets in excess of \$25 million were rated Camel "4" as of June 30, 2000. One is a federally insured state credit union. Aggressive supervision is being provided to these credit unions and progress is being

achieved as demonstrated by the declining number of problem credit unions.

Only one credit union continues to be supervised under the Act's conservatorship provision.

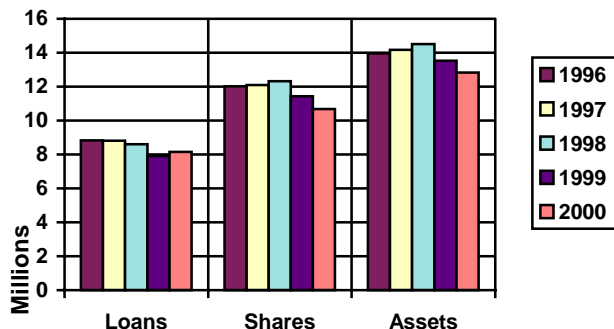
As of December 31, 2000, there were eight credit unions under supervision of our Special Actions staff.

CREDIT UNIONS WITH ASSETS OF \$5 MILLION OR LESS

Region II has 789 federally insured (FCU and FISCUS) credit unions with assets of \$5 million or less as of December 31, 2000, compared to 833 as of December 31, 1999 and 914 as of December 1998. This number is 50.6 percent of the Region's credit unions. However, the total assets of this group are only 2.1 percent of the Region's total assets. Assets of these credit unions decreased .52 percent compared to the 6.4 percent increase in assets for all Region II credit unions in 2000.

During 2000, two small credit unions were chartered, 43 merged with other credit unions, one was liquidated, eight previously under \$5 million now exceed \$5 million in assets and six credit unions which previously exceeded \$5 million are now included in the 789.

As indicated in the following chart, the aggregate shares and assets decreased in 2000; while, loans for these credit unions increased in 2000.

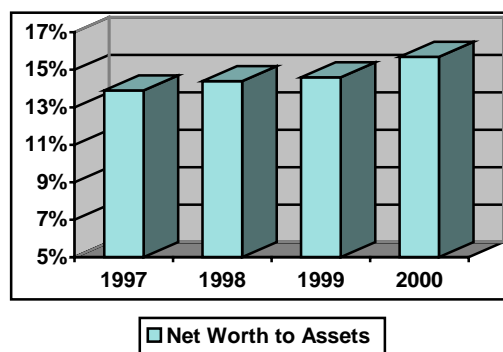


Of the 789 smaller credit unions, 433 (55 percent) reported decreases in assets with 40 of them shrinking by more than 15 percent since December 31, 1999. Conversely, 45 credit unions, with assets under \$5 million, grew more than 15 percent in 2000.

New Worth

The following graph presents the net worth to assets trend for credit unions with assets \$5 million and less. On average, the net worth ratio is higher for these credit unions than those of all Region II credit unions. The net worth ratio for small credit unions increased in 2000 from 14.6 to 15.7 percent.

Net Worth Trends



Prompt Corrective Action

As of December 31, 2000, 30 credit unions with assets of less than \$5 million have net worth ratios of less than 7 percent. The following table shows the distribution of these credit unions by net capital ratios.

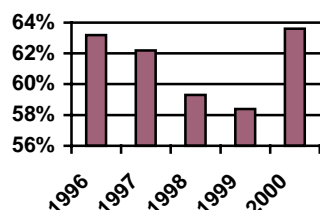
Distribution of Small Credit Unions
by Net Worth as of December 31, 2000

Net Worth Ratio	No. of Cus	% of Total
>7%	759	96.0%
6-7%	16	2.2%
4-6%	6	0.8%
2-4%	5	0.6%
<2%	3	0.4%

Lending

Total loans increased in small credit unions by 7.8 percent in 2000. Total loans outstanding increased despite a decrease in total assets in these credit unions. The ratio of loans to assets increased in 2000 from 58.4 to 63.6 percent. The following chart shows the trends in total loans to assets.

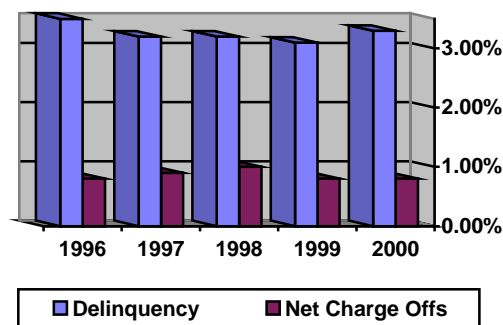
Total Loans to Total Assets



Delinquency and loan losses in credit unions with assets of \$5 million and less are higher than in all credit unions in the region. The ratio of delinquent loans to total loans in these credit unions is 3.3 percent, an increase from 3.1 percent as of December 31, 1999. This compares to 0.7 percent in all credit unions. Small credit unions' losses were 0.8 percent of average loans, while all credit unions' losses were 0.5 percent for the year 2000.



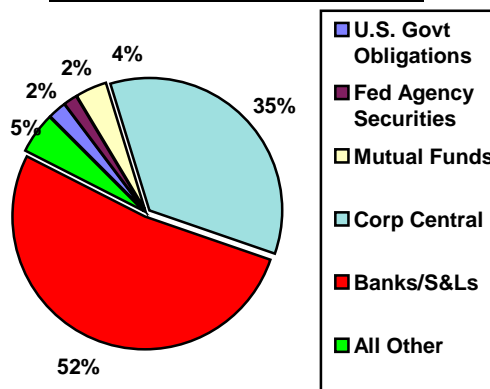
The following chart depicts the delinquency and loan loss trends in smaller credit unions.



Investments

The total of investments and cash in smaller credit unions decreased by 15.8 percent in 2000, compared to a 5.9 percent increase in 1999. The majority of the decrease (81 percent) was due to the increase in loans outstanding. The distribution of investments in these credit unions is reflected in the following chart.

Investment Portfolio Distribution

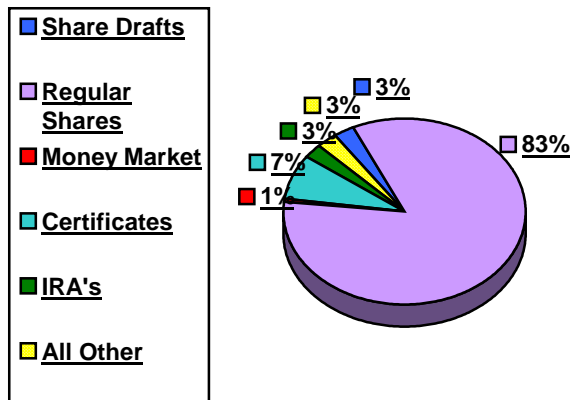


Liquidity in smaller credit unions, as a whole, is not a concern. Over 35.9 percent of all assets are in cash, cash equivalents, or investments with maturities of less than one year.

Savings

Total shares in small credit unions decreased by 2.4 percent in 2000. The amount deposited in share draft accounts increased 7.0 percent since December 31, 1999. The following chart shows the share distribution in credit unions with assets \$5 million and less as of December 31, 2000.

Share Distribution



margin by 30 basis points. Operating expenses increased by 10 basis points to 3.8 percent of average assets; while, provision for loan loss expense decreased 10 basis points.

The earnings ratio trends for small credit unions in Region II are shown in the following table:

Earnings Trends in Credit Unions with Assets <\$5 Million

*	1997	1998	1999	2000
Gross Income	8.3	8.2	7.9	8.2
Cost of Funds	3.2	3.1	3.0	3.0
Net Margin	5.2	5.1	4.9	5.2
Operating Expenses	3.7	3.7	3.7	3.8
Provision for Loan Loss Expense	0.6	0.5	0.5	0.4
Return on Average Assets	.9	.9	0.7	1.0

* All ratios are calculated as a percentage of average assets.

Earnings Trends

Region II credit unions with assets of \$5 million or less generated a return on average assets of 1.0 percent for the year 2000, compared to 1.2 percent earned by all of the Region's credit unions.

Gross income to average assets of these credit unions increased to 8.2 percent from 7.9 percent as of December 31, 1999.

The cost of funds remained at 3.0 percent of average assets, increasing the net

* All ratios are calculated as a percentage of average assets.

REGION II MEMBER SERVICE DEVELOPMENT INITIATIVES

DECEMBER 31, 2000

Small Credit Union Program (SCUP)

Region II's small credit union program was enhanced and expanded to provide more assistance to small credit unions. Region II had 812 credit union eligible for participation in SCUP in the year 2000. Forty-six credit unions were selected to receive assistance from the Economic Development Specialists (EDS).

In addition, each SE group appointed a Credit Union Resource Examiner (CURE). The CURE is a group expert on issues related to small, low income designated, and newly chartered credit unions.

The empowerment conferences for small credit unions were held in four locations during 2000. Training provided included:

- ◆ Business, Marketing and Succession Planning,
- ◆ Resource Sharing,
- ◆ Credit Analysis and Collections, and
- ◆ Soliciting Grants.

The conferences were well received and provided training to 334 credit union officials representing 144 credit unions. Another series of conferences will be held in 2001.

Early in 2001 we added two additional Economic Development Specialists to our staff. The additional resources will enable the Region to provide more onsite assistance to help these designated small credit unions.

In addition to the empowerment conferences, and onsite contacts, the EDS and CURES spoke at a number of

chapter meetings throughout the Region.

UNDERSERVED AREA ADDITIONS

Region II has 68 low-income designated credit unions. Fourteen were approved in 2000. In 2001, we plan to increase that number by twelve.

Non-limited income credit unions are encouraged to seek field of membership expansions to permit them to serve member in underserved areas. In 2000, we received seven applications, of which four have been approved, adding 222,586 potential underserved members to the field of membership of well-established credit unions. Three applications have been deferred pending additional information. Our goal is to increase service to the underserved by adding underserved areas to an additional twelve credit unions.



REGION II MEMBER SERVICE DEVELOPMENT INITIATIVES

DECEMBER 31, 2000

ELECTRONIC CREDIT UNION SERVICES

The following table shows the number and percent of Region II credit unions offering or planning to offer website services as of December 31, 2000. A fair comparison to the prior period cannot be made as there was a change in the definition of "Interactive" web services from past cycles.

Type of Electronic Service	Total Reported	% of Total RII FICUs
Implemented:		
Informational	249	16%
Interactive	85	5%
Transactional	156	10%
Planned:		
Informational	204	13%
Interactive	39	3%
Transactional	30	2%

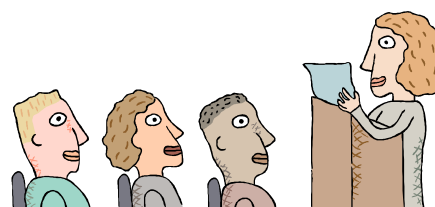
Despite rapid growth in this area, 1,071 or 68 percent of Region II credit unions reported no plans for adding website services.

The December 31, 2000 Call Report was revised to collect data on the delivery channels credit unions are using to offer electronic financial services. The chart in the following column shows the results of the data collected.

EFS Delivery	Total Reported	% of Total RII FICUs
Web or Browser	276	18%
Wireless	21	1%
Home Banking/PC	152	10%
Audio Response	498	32%
ATM	552	35%
Kiosk	29	2%
Other	35	2%

We continued to place a high priority on training staff to examine electronic financial services (EFS). We held quarterly meetings with our EFS specialists (now known as Information and Technology Systems Specialists). Region II also hosted an EFS conference in November 2000. Technical expert speakers and credit union representatives delivered presentations to our specialists on Cryptography, Bond Coverage, Technology Planning, and Bill Payment Systems.

We plan to host another EFS conference in September 2001. Our Information and Technology Systems specialists will attend training in March and June 2001. We also plan to develop and maintain an EFS resource library on the Region II Intranet.



REGION II MEMBER SERVICE DEVELOPMENT INITIATIVES

DECEMBER 31, 2000

CHARTERING AND INSURANCE ISSUES

Charter Amendments

Requests for charter amendments continued to flow in at a record pace. Region II approved 3,251 field of membership amendments in 2000 permitting credit unions to add 685,318 potential members. Forty-four amendment requests were denied and 376 were deferred for additional information.

Some credit unions are taking advantage of the expedited field of membership application process by completing the application over the Internet. As of December 31, 2000, 21 credit unions had received a personal identification number (PIN) to enable them to use this system. Through year-end, 14 credit unions had added 32 groups with 1,139 potential members by this process. We are encouraging more credit unions to take advantage of this time saving method.

A number of credit unions are seeking authority to convert to community type fields of membership. Eleven conversions were completed in 2000 and as of December 31, 2000, 8 requests for conversion were pending.

Credit Unions Serving More Members



All chartering activity approved in 2000 is shown in the next column:

Charter Activity for 2000

Approved

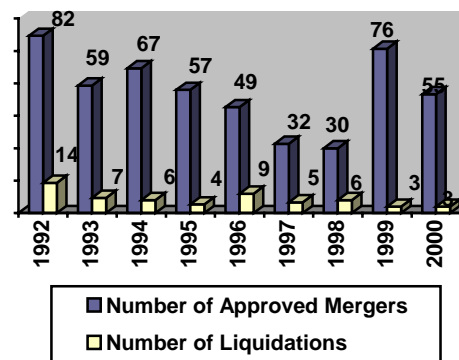
Charter Amendments	3,251
New Federal Charters	2
New Federally-insured State Charters	0
Mergers – unassisted	54
Mergers – assisted	1
Purchase & Assumption	0
Voluntary Liquidations	2
Involuntary Liquidations	1
Conversion from State to Federal Charter	1
Conversion from Federal to State Charter	0

The Division of Insurance had five new charter requests pending as of December 31, 2000.

Mergers

Merger requests also continued to flow in, but the pace slowed after the pent up activity following the 1999 issuance of the new chartering policy subsided. The number of mergers declined by 27.6 percent in 2000, with only 55 mergers being approved.

The trend in the number of mergers and liquidations is shown in the following graph:



Conclusion

This report summarizes the historical performance of federally insured credit union in Region II. The positive trends are reflective of improving management, effective supervision, and favorable economic conditions experienced in the year 2000. Regional staff will continue to seek ways of providing guidance which will allow credit unions to successfully improve their service to their members.

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Federally Insured Credit Unions (FCUs FISCUs)

Loan Trends														1st Mortgage	Other Real Estate Loans	Real Estate Loan Growth
Signature Loans		Sign. Loan Growth	Auto Loans	Auto Loan Growth	New Autos	New Auto Growth	Used Auto	Used Auto Growth	1st Mortgage FR	1st Mortgage FR Growth	1st Mortgage Adj Rate	1st Mortgage Adj Rate	Other Real Estate Loans	Other Real Estate Loans	Real Estate Loan Growth	
Federally Insured																
DC																
	Dec-96	\$448,494,175			\$405,440,973		\$294,434,641		\$111,006,332		\$66,520,037		\$376,146,723		\$185,947,734	
	Dec-97	\$435,493,608	-2.9%		\$428,276,607	5.6%	\$298,537,774	1.4%	\$129,738,833	16.9%	\$70,624,365	6.2%	\$416,059,709	10.6%	\$187,703,821	0.9%
	Dec-98	\$433,706,916	-0.4%		\$456,200,362	6.5%	\$297,430,097	-0.4%	\$158,770,265	22.4%	\$86,166,125	22.0%	\$438,707,177	5.4%	\$175,925,300	-6.3%
	Dec-99	\$435,495,017	0.4%		\$496,672,690	8.9%	\$324,456,265	9.1%	\$172,216,425	8.5%	\$101,122,284	17.4%	\$545,844,438	24.4%	\$192,541,939	9.4%
	Dec-00	\$434,016,885	-0.3%		\$556,220,083	12.0%	\$371,050,129	14.4%	\$185,169,954	7.5%	\$180,777,003	78.8%	\$581,269,813	6.5%	\$238,078,239	23.7%
DE																
	Dec-96	\$107,218,098			\$170,608,227		\$108,790,388		\$61,817,839		\$54,469,058		\$22,287,772		\$102,097,261	
	Dec-97	\$114,704,664	7.0%		\$177,915,599	4.3%	\$116,360,700	7.0%	\$61,554,899	-0.4%	\$65,618,234	20.5%	\$22,146,846	-0.6%	\$110,619,538	8.3%
	Dec-98	\$119,033,544	3.7%		\$191,644,593	7.7%	\$115,861,960	-0.4%	\$75,782,633	23.1%	\$73,117,252	11.4%	\$18,264,055	-17.5%	\$132,262,986	19.6%
	Dec-99	\$128,118,917	7.7%		\$204,451,075	6.7%	\$121,211,191	4.6%	\$83,239,884	9.8%	\$84,872,014	16.1%	\$19,999,753	9.5%	\$152,786,318	15.5%
	Dec-00	\$130,559,481	1.9%		\$227,770,442	11.4%	\$132,038,401	8.9%	\$95,732,041	15.0%	\$77,982,018	-8.1%	\$32,392,803	62.0%	\$175,932,004	15.1%
MD																
	Dec-96	\$1,345,395,680			\$1,395,618,415		\$1,003,235,217		\$392,383,198		\$577,708,293		\$299,886,513		\$573,287,584	
	Dec-97	\$1,298,322,049	-3.5%		\$1,514,468,559	8.5%	\$1,036,156,389	3.3%	\$478,312,170	21.9%	\$689,440,192	19.3%	\$267,666,594	-10.7%	\$627,403,918	9.4%
	Dec-98	\$1,232,448,170	-5.1%		\$1,563,969,500	3.3%	\$997,565,370	-3.7%	\$566,404,130	18.4%	\$908,620,352	31.8%	\$199,489,685	-25.5%	\$611,110,281	-2.6%
	Dec-99	\$1,205,001,643	-2.2%		\$1,741,393,311	11.3%	\$1,045,942,113	4.8%	\$695,451,198	22.8%	\$993,256,640	9.3%	\$218,158,251	9.4%	\$657,679,976	7.6%
	Dec-00	\$1,218,743,556	1.1%		\$2,161,332,049	24.1%	\$1,303,339,040	24.6%	\$857,993,009	23.4%	\$1,021,432,204	2.8%	\$264,004,356	21.0%	\$767,288,694	16.7%
NJ																
	Dec-96	\$676,723,430			\$831,429,428		\$583,887,220		\$247,542,208		\$368,868,575		\$273,026,279		\$654,709,741	
	Dec-97	\$679,724,832	0.4%		\$884,760,069	6.4%	\$585,572,491	0.3%	\$299,187,578	20.9%	\$433,119,130	17.4%	\$274,681,798	0.6%	\$710,775,106	8.6%
	Dec-98	\$677,448,984	-0.3%		\$836,963,713	-5.4%	\$528,478,633	-9.8%	\$308,485,080	3.1%	\$548,305,812	26.6%	\$241,249,618	-12.2%	\$734,930,282	3.4%
	Dec-99	\$681,959,730	0.7%		\$829,962,411	-0.8%	\$507,477,764	-4.0%	\$322,484,647	4.5%	\$679,981,918	24.0%	\$254,580,315	5.5%	\$779,190,624	6.0%
	Dec-00	\$690,962,110	1.3%		\$947,984,296	14.2%	\$595,614,161	17.4%	\$352,370,135	9.3%	\$687,852,525	1.2%	\$320,840,612	26.0%	\$910,856,985	16.9%
PA																
	Dec-96	\$2,014,118,581			\$2,774,077,005		\$1,785,822,119		\$988,254,886		\$773,764,551		\$262,316,838		\$1,765,613,801	
	Dec-97	\$2,079,489,247	3.2%		\$2,995,769,944	8.0%	\$1,880,487,760	5.3%	\$1,115,282,184	12.9%	\$854,388,107	10.4%	\$249,713,793	-4.8%	\$1,939,204,404	9.8%
	Dec-98	\$2,080,527,495	0.0%		\$3,021,243,285	0.9%	\$1,793,464,284	-4.6%	\$1,227,779,001	10.1%	\$988,614,847	15.7%	\$232,901,371	-6.7%	\$2,041,624,405	5.3%
	Dec-99	\$2,106,854,487	1.3%		\$3,231,940,936	7.0%	\$1,822,662,201	1.6%	\$1,409,278,735	14.8%	\$1,202,527,629	21.6%	\$205,891,633	-11.6%	\$2,223,798,908	8.9%
	Dec-00	\$2,158,831,639	2.5%		\$3,653,396,986	13.0%	\$2,008,621,413	10.2%	\$1,644,775,573	16.7%	\$1,260,134,075	4.8%	\$240,449,231	16.8%	\$2,483,885,809	11.7%
VA																
	Dec-96	\$3,278,314,348			\$4,327,159,345		\$2,816,027,905		\$1,511,131,440		\$1,772,441,854		\$410,067,601		\$1,779,918,533	
	Dec-97	\$3,452,149,948	5.3%		\$4,712,362,407	8.9%	\$2,790,077,933	-0.9%	\$1,922,284,474	27.2%	\$1,808,655,002	2.0%	\$473,454,428	15.5%	\$1,982,395,903	11.4%
	Dec-98	\$3,675,730,841	6.5%		\$4,922,169,600	4.5%	\$2,675,054,545	-4.1%	\$2,247,115,055	16.9%	\$2,271,110,305	25.6%	\$531,061,206	12.2%	\$1,998,748,422	0.8%
	Dec-99	\$3,992,912,962	8.6%		\$5,364,631,825	9.0%	\$2,757,348,646	3.1%	\$2,607,283,179	16.0%	\$3,325,314,379	46.4%	\$596,678,702	12.4%	\$2,233,999,359	11.8%
	Dec-00	\$4,440,445,018	11.2%		\$6,133,328,429	14.3%	\$3,204,019,632	16.2%	\$2,929,308,797	12.4%	\$2,926,158,652	-12.0%	\$680,664,616	14.1%	\$2,765,871,133	23.8%
REGION II																
	Dec-96	\$8,057,095,280			\$10,322,831,078		\$6,874,055,631		\$3,448,775,447		\$3,717,320,503		\$1,667,210,374		\$5,106,585,239	
	Dec-97	\$8,060,003,441	0.0%		\$10,713,553,185	3.8%	\$6,707,193,047	-2.4%	\$4,006,360,138	16.2%	\$3,921,845,030	5.5%	\$1,703,723,168	2.2%	\$5,558,102,690	8.8%
	Dec-98	\$8,218,951,383	2.0%		\$10,992,233,755	2.6%	\$6,407,854,889	-4.5%	\$4,584,378,866	14.4%	\$4,875,934,693	24.3%	\$1,661,673,112	-2.5%	\$5,694,601,676	2.5%
	Dec-99	\$8,553,750,235	4.1%		\$11,869,349,164	8.0%	\$6,579,354,042	2.7%	\$5,289,995,122	15.4%	\$6,387,074,864	31.0%	\$1,841,153,092	10.8%	\$6,239,997,124	9.6%
	Dec-00	\$9,073,558,689	6.1%		\$13,680,032,285	15.3%	\$7,614,682,776	15.7%	\$6,065,349,509	14.7%	\$6,154,336,477	-3.6%	\$2,119,621,431	15.1%	\$7,341,642,864	17.7%
NATIONAL																
	Dec-96	\$41,672,520,516			\$85,846,801,670		\$48,841,076,850		\$37,005,724,820		\$28,955,129,432		\$16,665,748,161		\$25,078,694,250	
	Dec-97	\$42,545,305,862	2.1%		\$92,891,820,667	8.2%	\$49,387,794,030	1.1%	\$43,504,026,637	17.6%	\$33,726,204,550	16.5%	\$18,125,410,167	8.8%	\$28,639,715,175	14.2%
	Dec-98	\$42,005,525,442	-1.3%		\$96,306,182,713	3.7%	\$47,860,821,348	-3.1%	\$48,445,361,365	11.4%	\$43,908,817,143	30.2%	\$17,439,893,237	-3.8%	\$29,406,392,891	2.7%
	Dec-99	\$42,420,478,943	1.0%		\$106,972,926,513	11.1%	\$52,442,574,243	9.6%	\$54,530,352,270	12.6%	\$51,771,597,762	17.9%	\$19,112,184,244	9.6%	\$33,052,715,097	12.4%
	Dec-00	\$44,121,028,885	4.0%		\$120,648,793,920	12.8%	\$60,603,501,609	15.6%	\$60,045,292,311	10.1%	\$54,325,334,713	4.9%	\$22,026,408,983	15.2%	\$40,248,388,778	21.8%
REG II <\$5																
	Dec-96	\$291,700,921			\$424,199,416		\$272,037,434		\$152,161,982		\$17,778,459		\$2,610,704		\$46,659,498	
	Dec-97	\$292,604,817	0.3%		\$425,651,316	0.3%	\$260,897,187	-4.1%	\$164,754,129	8.3%	\$18,870,129	6.1%	\$3,369,844	29.1%	\$47,765,286	2.4%
	Dec-98	\$283,017,762	-3.3%		\$419,819,425	-1.4%	\$240,607,002	-7.8%	\$179,212,423	8.8%	\$15,018,391	-20.4%	\$3,193,595	-5.2%	\$51,192,856	7.2%
	Dec-99	\$247,547,564	-12.5%		\$398,478,831	-5.1%	\$224,330,702	-6.8%	\$174,148,129	-2.8%	\$11,960,749	-20.4%	\$2,164,994	-32.2%	\$58,093,356	13.5%
	Dec-00	\$227,237,826	-8.2%		\$436,129,046	9.4%	\$249,254,093	11.1%	\$186,874,953	7.3%	\$13,061,998	9.2%	\$1,591,058	-26.5%	\$57,011,990	-1.9%
National <\$1																
	Dec-96	\$1,322,697,119			\$3,278,770,321		\$1,840,923,952		\$1,437,846,369		\$138,693,426		\$26,167,712		\$126,134,322	
	Dec-97	\$1,324,777,882	0.2%		\$3,401,025,209	3.7%	\$1,806,483,754	-1.9%	\$1,594,541,455	10.9%	\$144,797,713	4.4%	\$25,617,905	-2.1%	\$134,731,866	6.8%
	Dec-98	\$1,300,973,377	-1.8%		\$3,425,730,287	0.7%	\$1,704,268,012	-5.7%	\$1,721,462,275	8.0%	\$137,688,730	-4.9%	\$25,345,406	-1.1%	\$143,619,739	6.6%
	Dec-99	\$1,156,169,477	-11.1%		\$3,290,316,749	-4.0%	\$1,613,241,583	-5.3%	\$1,677,075,166	-2.6%	\$124,732,618	-9.4%	\$23,260,941	-8.2%	\$182,382,886	27.0%
	Dec-00	\$1,095,960,657	-5.2%		\$3,479,322,024	5.7%	\$1,740,990,320	7.9%	\$1,738,331,704	3.7%	\$125,212,529	0.4%	\$20,547,311	-11.7%	\$193,653,738	6.2%

Federally Insured Credit Unions (FCUs FISCUs)
Trends

FEDERALLY INSURED CREDIT UNIONS SELECT RATIOS	December 31, 2000							12/00	12/99	12/00	12/99
	DC	DE	MD	NJ	PA	VA		REGION II		NATION	
NET WORTH											
NET WORTH TO TOTAL ASSETS	12.9%	11.4%	11.0%	11.8%	11.7%	11.6%		11.7%	11.2%	11.4%	11.1%
ASSET QUALITY											
DELINQUENT LOANS TO TOTAL LOANS	0.6%	1.3%	0.7%	0.9%	1.0%	0.6%		0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOAN	0.3%	0.6%	0.3%	0.4%	0.5%	0.4%		0.4%	0.4%	0.4%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.4%	0.5%	0.6%	0.4%	0.5%	0.5%		0.5%	0.6%	0.4%	0.5%
EARNINGS											
GROSS INCOME TO AVERAGE ASSETS	7.7%	8.3%	8.4%	7.8%	8.1%	8.5%		8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.1%	3.6%	3.4%	3.2%	3.4%	3.7%		3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.2%	2.8%	3.0%	2.9%	2.9%	2.6%		2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVE TRANSFERS	1.4%	1.0%	1.0%	1.0%	1.0%	1.3%		1.2%	1.0%	1.0%	0.9%
LIQUIDITY											
TOTAL LOANS TO TOTAL ASSETS	61.6%	67.4%	65.1%	59.5%	65.3%	71.3%		67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	11.7%	28.8%	25.2%	26.2%	23.5%	21.8%		22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO TOTAL LOANS	48.6%	43.1%	36.7%	50.6%	38.5%	34.8%		38.3%	39.0%	38.7%	38.3%
GROWTH											
NET WORTH GROWTH	10.7%	9.3%	10.2%	7.7%	9.4%	11.8%		10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	4.7%	1.7%	4.3%	1.9%	4.0%	9.6%		6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	5.2%	3.3%	5.4%	3.0%	4.5%	9.2%		6.4%	5.0%	6.5%	5.8%
INVESTMENT GROWTH	11.3%	-3.5%	8.3%	10.6%	21.3%	91.5%		31.6%	-23.7%	17.1%	-17.2%
LOAN GROWTH	11.6%	10.1%	12.6%	10.1%	9.4%	9.5%		10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	-0.3%	1.9%	1.1%	1.3%	2.5%	11.2%		6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	12.0%	11.4%	24.1%	14.2%	13.0%	14.3%		15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	78.8%	-8.1%	2.8%	1.2%	4.8%	-12.0%		-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	6.5%	62.0%	21.0%	26.0%	16.8%	14.1%		15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	23.7%	15.1%	16.7%	16.9%	11.7%	23.8%		17.7%	9.6%	21.8%	12.4%
MISCELLANEOUS											
TOTAL NUMBER OF CREDIT UNIONS	75	41	128	284	776	256		1,560	1,610	10,316	10,628

Federally Insured Credit Unions (FCUs FISCUs)
Trends

SELECT RATIOS	12/00	12/99	12/00	12/99	12/00	12/99
	DC		REGION II		NATION	
NET WORTH TO ASSETS	12.9%	12.3%	11.7%	11.2%	11.4%	11.1%
LOANS TO ASSETS	61.6%	58.1%	67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	11.7%	17.5%	22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO LOANS	48.6%	45.5%	38.3%	39.0%	38.7%	38.3%
DELINQUENT LOANS TO LOANS	0.6%	0.8%	0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+DAYS) TO LOANS	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.4%	1.3%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	7.7%	7.2%	8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.1%	2.9%	3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.2%	2.2%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.4%	1.1%	1.2%	1.0%	1.0%	0.9%
NET WORTH GROWTH	10.7%	8.8%	10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	4.7%	5.5%	6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	5.2%	6.3%	6.4%	5.0%	6.5%	5.8%
LOAN GROWTH	11.6%	11.2%	10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	-0.3%	0.4%	6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	12.0%	8.9%	15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED RATE	78.8%	17.4%	-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	6.5%	24.4%	15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	23.7%	9.4%	17.7%	9.6%	21.8%	12.4%
INVESTMENT GROWTH	11.3%	-8.8%	31.6%	-23.7%	17.1%	-17.2%

Federally Insured Credit Unions (FCUs FISCUs)
Trends

SELECT RATIOS	12/00	12/99	12/00	12/99	12/00	12/99
	DE		REGION II		NATION	
NET WORTH TO ASSETS	11.4%	10.7%	11.7%	11.2%	11.4%	11.1%
LOANS TO ASSETS	67.4%	63.2%	67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	28.8%	33.0%	22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO LOANS	43.1%	42.8%	38.3%	39.0%	38.7%	38.3%
DELINQUENT LOANS TO LOANS	1.3%	1.2%	0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.6%	0.6%	0.4%	0.4%	0.4%	0.4%
NET LOAN LOSSES TO AVERAGE LOANS	0.5%	0.6%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.3%	8.3%	8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.6%	3.5%	3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.8%	2.8%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.0%	1.1%	1.2%	1.0%	1.0%	0.9%
NET WORTH GROWTH	9.3%	8.0%	10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	1.7%	8.1%	6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	3.3%	7.9%	6.4%	5.0%	6.5%	5.8%
LOAN GROWTH	10.1%	9.2%	10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	1.9%	7.7%	6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	11.4%	7.7%	15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	-8.1%	16.1%	-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	62.0%	9.5%	15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	15.1%	15.5%	17.7%	9.6%	21.8%	12.4%
INVESTMENT GROWTH	-3.5%	2.7%	31.6%	-23.7%	17.1%	-17.2%

Federally Insured Credit Unions (FCUs FISCUs)
Trends

SELECT RATIOS	12/00	12/99	12/00	12/99	12/00	12/99
	MD		REGION II		NATION	
NET WORTH TO TOTAL ASSETS	11.0%	10.6%	11.7%	11.2%	11.4%	11.1%
LOANS TO ASSETS	65.1%	60.9%	67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	25.2%	27.8%	22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO LOANS	36.7%	37.6%	38.3%	39.0%	38.7%	38.3%
DELINQUENT LOANS TO LOANS	0.7%	0.8%	0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.6%	0.8%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.4%	8.1%	8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.4%	3.3%	3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	3.0%	2.9%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.0%	0.8%	1.2%	1.0%	1.0%	0.9%
NET WORTH GROWTH	10.2%	8.0%	10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	4.3%	3.9%	6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	5.4%	4.2%	6.4%	5.0%	6.5%	5.8%
LOAN GROWTH	12.6%	6.6%	10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	1.1%	-2.2%	6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	24.1%	11.3%	15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	2.8%	9.3%	-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	21.0%	9.4%	15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	16.7%	7.6%	17.7%	9.6%	21.8%	12.4%
INVESTMENT GROWTH	8.3%	-10.4%	31.6%	-23.7%	17.1%	-17.2%

Federally Insured Credit Unions (FCUs FISCUs)
Trends

SELECT RATIOS	12/00	12/99	12/00	12/99	12/00	12/99
	NJ		REGION II		NATION	
NET WORTH TO TOTAL ASSETS	11.8%	11.2%	11.7%	11.2%	11.4%	11.1%
LOANS TO ASSETS	59.5%	55.6%	67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	26.2%	28.9%	22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO LOANS	50.6%	49.7%	38.3%	39.0%	38.7%	38.3%
DELINQUENT LOANS TO LOANS	0.9%	0.9%	0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.4%	0.5%	0.4%	0.4%	0.4%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.4%	0.5%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	7.8%	7.6%	8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.2%	3.1%	3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.9%	2.8%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.0%	1.0%	1.2%	1.0%	1.0%	0.9%
NET WORTH GROWTH	7.7%	8.4%	10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	1.9%	4.1%	6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	3.0%	4.7%	6.4%	5.0%	6.5%	5.8%
LOAN GROWTH	10.1%	8.3%	10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	1.3%	0.7%	6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	14.2%	-0.8%	15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	1.2%	24.0%	-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	26.0%	5.5%	15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	16.9%	6.0%	17.7%	9.6%	21.8%	12.4%
INVESTMENT GROWTH	10.6%	-12.4%	31.6%	-23.7%	17.1%	-17.2%

Federally Insured Credit Unions (FCUs FISCUs)
Trends

SELECT RATIOS	12/00	12/99	12/00	12/99	12/00	12/99
	PA		REGION II		NATION	
NET WORTH TO TOTAL ASSETS	11.7%	11.2%	11.7%	11.2%	11.4%	11.1%
LOANS TO ASSETS	65.3%	62.4%	67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	23.5%	26.6%	22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO LOANS	38.5%	38.3%	38.3%	39.0%	38.7%	38.3%
DELINQUENT LOANS TO LOANS	1.0%	1.0%	0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.5%	0.5%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.1%	7.8%	8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.4%	3.3%	3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.9%	2.8%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.0%	0.9%	1.2%	1.0%	1.0%	0.9%
NET WORTH GROWTH	9.4%	8.2%	10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	4.0%	4.9%	6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	4.5%	5.5%	6.4%	5.0%	6.5%	5.8%
LOAN GROWTH	9.4%	6.9%	10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	2.5%	1.3%	6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	13.0%	7.0%	15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	4.8%	21.6%	-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	16.8%	-11.6%	15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	11.7%	8.9%	17.7%	9.6%	21.8%	12.4%
INVESTMENT GROWTH	21.3%	-14.8%	31.6%	-23.7%	17.1%	-17.2%

Federally Insured Credit Unions (FCUs FISCUs)
Trends

SELECT RATIOS	12/00 VA	12/99	12/00 REGION II	12/99	12/00 NATION	12/99
NET WORTH TO TOTAL ASSETS	11.6%	11.4%	11.7%	11.2%	11.4%	11.1%
LOANS TO ASSETS	71.3%	71.1%	67.0%	64.8%	68.8%	66.0%
NET LONG-TERM ASSETS TO ASSETS	21.8%	26.3%	22.7%	26.5%	22.7%	25.0%
REAL ESTATE LOANS TO LOANS	34.8%	36.9%	38.3%	39.0%	38.7%	38.3%
DELINQUENT LOANS TO LOANS	0.6%	0.6%	0.7%	0.8%	0.7%	0.7%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.4%	0.3%	0.4%	0.4%	0.4%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.5%	0.5%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.5%	8.1%	8.2%	7.9%	8.3%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.7%	3.6%	3.5%	3.4%	3.6%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.3%	1.0%	1.2%	1.0%	1.0%	0.9%
NET WORTH GROWTH	11.8%	9.8%	10.4%	8.9%	9.2%	8.4%
SHARE GROWTH	9.6%	5.9%	6.0%	5.2%	6.3%	5.0%
ASSET GROWTH	9.2%	4.7%	6.4%	5.0%	6.5%	5.8%
LOAN GROWTH	9.5%	14.8%	10.1%	10.7%	11.0%	10.5%
SIGNATURE LOAN GROWTH	11.2%	8.6%	6.1%	4.1%	4.0%	1.0%
AUTO LOAN GROWTH	14.3%	9.0%	15.3%	8.0%	12.8%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	-12.0%	46.4%	-3.6%	31.0%	4.9%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	14.1%	12.4%	15.1%	10.8%	15.2%	9.6%
OTHER REAL ESTATE LOAN GROWTH	23.8%	11.8%	17.7%	9.6%	21.8%	12.4%
INVESTMENT GROWTH	91.5%	-46.8%	31.6%	-23.7%	17.1%	-17.2%